

Information to identify the case:

Debtor 1	<u>Dominic S Scalzo</u>	Social Security number or ITIN	xxx-xx-1331
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mara L. Scalzo</u>	Social Security number or ITIN	xxx-xx-3265
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28488-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dominic S Scalzo

Mara L. Scalzo

12/5/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dominic S Scalzo
Mara L. Scalzo
Debtors

Case No. 17-28488-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 05, 2022

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dominic S Scalzo, Mara L. Scalzo, 1007 Elwood Street, Forked River, NJ 08731-1015
517061991	+ Energy People Federal Credit Union, PO Box 279, Medford, NJ 08055-0279
517163248	+ Energy People Federal Credit Union, c/o Allen I. Gorski, Esquire, 311 White Horse Avenue; Suite A, Hamilton, NJ 08610-1430
517061994	Garden State Hearing & Balance Center, 250 Route 37 West, Toms River, NJ 08755-8023
517061996	Justice, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258
518907788	Kondaur Capital Corporation et al., Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314
518907789	+ Kondaur Capital Corporation et al., Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314, Kondaur Capital Corporation et al. Kondaur Capital Corporation 92868-3314
517062005	+ Wilmington Savings Fund Society FSB, 13266 Byrd St, Suite 447, Odessa, FL 33556-5319

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517061984	+ EDI: CAPIO.COM	Dec 06 2022 01:38:00	Asset Care LLC, 2222 Texoma Parkway, Sherman, TX 75090-2470
517061987	Email/Text: bankruptcy@bsifinancial.com	Dec 05 2022 20:46:00	BSI Financial Services, Inc., PO Box 517, Titusville, PA 16354-0517
517061985	+ EDI: CITICORP.COM	Dec 06 2022 01:38:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
517061986	EDI: HFC.COM	Dec 06 2022 01:38:00	Boscov's, Retail Services, Box 15521, Wilmington, DE 19850-5521
517262361	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 05 2022 20:45:06	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517061988	EDI: CAPITALONE.COM	Dec 06 2022 01:38:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517206022	EDI: CAPITALONE.COM	Dec 06 2022 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517221632	Email/PDF: bncnotices@becket-lee.com	Dec 05 2022 20:45:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517061989	+ EDI: RMSC.COM	Dec 06 2022 01:38:00	Care Credit/Synchrony, PO Box 960061, Orlando, FL 32896-0061
517061990	EDI: WFNNB.COM		

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		Dec 06 2022 01:38:00	Children's Place, Commenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
517275508	EDI: Q3G.COM		
		Dec 06 2022 01:38:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
517145853	EDI: CRFRSTNA.COM		
		Dec 06 2022 01:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
518764688	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 05 2022 20:46:00	FV-I, Inc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517061992	+ Email/Text: ecourts.col_efilings@fskslaw.com		
		Dec 05 2022 20:45:00	Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517061993	EDI: CRFRSTNA.COM		
		Dec 06 2022 01:38:00	Firestone Complete Auto Care, PO Box 81410, Cleveland, OH 44181-0410
517061995	EDI: CITICORP.COM		
		Dec 06 2022 01:38:00	Good Year Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
517061997	Email/Text: PBNCNotifications@peritusservices.com		
		Dec 05 2022 20:45:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
517061998	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 05 2022 20:45:06	Merrick Bank, Cardworks Servicing, PO Box 9201, Old Bethpage, NY 11804-9001
517272387	EDI: PRA.COM		
		Dec 06 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517219362	EDI: PRA.COM		
		Dec 06 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517269718	EDI: Q3G.COM		
		Dec 06 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517266846	EDI: Q3G.COM		
		Dec 06 2022 01:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518435361	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 05 2022 20:46:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518435362	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 05 2022 20:46:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517061999	EDI: RMSC.COM		
		Dec 06 2022 01:38:00	Synchrony Bank, Att: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
517065832	+ EDI: RMSC.COM		
		Dec 06 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517062000	+ EDI: RMSC.COM		
		Dec 06 2022 01:38:00	Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024
517062001	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 05 2022 20:46:00	Toyota Financial Serv, Att: Bankruptcy Unit, PO Box 8026, Cedar Rapids, IA 52408-8026
517211609	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 05 2022 20:45:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519052485	^ MEBN		
		Dec 05 2022 20:36:33	U.S. Bank Trust National Association, as, Trustee of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
519052486	^ MEBN		
		Dec 05 2022 20:36:39	U.S. Bank Trust National Association, as, Trustee of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, as 95501-0305

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517062002	EDI: RMSC.COM	Dec 06 2022 01:38:00	Walmart/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
517062003	EDI: WFFC2	Dec 06 2022 01:38:00	Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
517173941	EDI: WFFC2	Dec 06 2022 01:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517062004	+ EDI: WFFC2	Dec 06 2022 01:38:00	Wells Fargo Bank, NA, Att: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335
517211372	+ Email/Text: bankruptcy@bsifinancial.com	Dec 05 2022 20:46:00	Wilmington Savings Fund Society, et al., c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
517280217	Email/PDF: bncnotices@becket-lee.com	Dec 05 2022 20:45:06	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518879134	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518879137	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518879135	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518879138	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519052493	*+	U.S. Bank Trust National Association, as, Trustee of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
519052494	*+	U.S. Bank Trust National Association, as, Trustee of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, as 95501-0305

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Creditor Energy People Federal Credit Union agorski@gorskiknowlton.com

District/off: 0312-3

User: admin

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Denise E. Carlon

on behalf of Creditor FV-I Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jill Manzo

on behalf of Creditor BSI FINANCIAL SERVICES as servicer for WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF THE BROUGHAM FUND I TRUST bankruptcy@fskslaw.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com

Steven P. Kelly

on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a christina Trust, Not in its individual capacity but solely as trustee for the brougham fund I trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren Brumel

on behalf of Debtor Dominic S Scalzo wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

Warren Brumel

on behalf of Joint Debtor Mara L. Scalzo wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 11